



## **FEDERAL RESERVE SYSTEM**

### **Formations of, Acquisitions by, and Mergers of Bank Holding Companies**

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue, N.W., Washington D.C. 20551-0001, not later than August 28, 2020.

**A. Federal Reserve Bank of Richmond** (Adam M. Drimer, Assistant Vice President)

701 East Byrd Street, Richmond, Virginia 23219. Comments can also be sent electronically to or [Comments.applications@rich.frb.org](mailto:Comments.applications@rich.frb.org):

1. *Bay-Vanguard, M.H.C., Inc., and BV Financial, Inc., both of Sparrows Point, Maryland*; to acquire Delmarva Bancshares, Inc., and thereby indirectly acquire 1880 Bank, both of Cambridge, Maryland.

**B. Federal Reserve Bank of Dallas** (Robert L. Triplett III, Senior Vice President) 2200

North Pearl Street, Dallas, Texas 75201-2272:

1. *Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) and the related Woodforest Financial Group Employee Stock Ownership Trust, both of The Woodlands, Texas*; to acquire up to 32 percent of the voting shares of Woodforest Financial Group, Inc., and thereby indirectly acquire Woodforest National Bank, both of The Woodlands, Texas.

Board of Governors of the Federal Reserve System, July 24, 2020.

**Yao-Chin Chao,**

*Assistant Secretary of the Board.*

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